

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA

In re:	§	
	§	
CODY, AMANDA D	§	Case No. 12-15000 TMW
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/10/2012 . The undersigned trustee was appointed on 10/10/2012 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 2,875.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	3.60
Bank service fees	120.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 2,751.40

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/22/2013 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 718.75 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 718.75 , for a total compensation of \$ 718.75 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 15.95 , for total expenses of \$ 15.95 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/14/2014 By: /s/JOEL HALL, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit ACase No: 12-15000 TMW Judge: T.M. WEAVER
Case Name: CODY, AMANDA D

Trustee Name: JOEL HALL, TRUSTEE

Date Filed (f) or Converted (c): 10/10/12 (f)

341(a) Meeting Date: 11/13/12

Claims Bar Date: 05/22/13

For Period Ending: 04/03/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3004 S.E. 20TH ST. OKLAHOMA CITY, OK 73115 LOT 19 MORTGAGE HELD BY BANK OF AMERICA \$72,618.00. Debtor Claimed Exemption	76,884.00	0.00		0.00	FA
2. BANK OF OKLAHOMA CHECKING ACCOUNT Debtor Claimed Exemption	1,200.00	0.00		0.00	FA
3. FURNITURE Debtor Claimed Exemption	1,800.00	0.00		0.00	FA
4. CLOTHING Debtor Claimed Exemption	800.00	0.00		0.00	FA
5. 401K Debtor Claimed Exemption	1,200.00	0.00		0.00	FA
6. 2004 CHEVROLET TRACKER LIEN HELD BY BANK OF THE WEST \$2600.00. Debtor Claimed Exemption	7,000.00	0.00		0.00	FA
7. TAX REFUNDS (u) 78% of 2012 refunds or \$2875.00	0.00	2,875.00		2,875.00	FA

TOTALS (Excluding Unknown Values)	\$88,884.00	\$2,875.00	\$2,875.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

February 11, 2013, 09:53 am TRUSTEE ASSERTING INTEREST IN 78% OF 2012 REFUNDS OR \$2,875.00.

April 24, 2013, 08:25 am ORDER TO EMPLOY COUNSEL.

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 12-15000 TMW Judge: T.M. WEAVER
Case Name: CODY, AMANDA D

Trustee Name: JOEL HALL, TRUSTEE
Date Filed (f) or Converted (c): 10/10/12 (f)
341(a) Meeting Date: 11/13/12
Claims Bar Date: 05/22/13

July 23, 2013, 09:20 am - TRUSTEE FEE APP TO AUST FOR REVIEW.

March 24, 2014, 08:24 am ORDER APPROVING TRUSTEE FEES.

March 25, 2014, 03:30 pm - FINAL REPORT TO AUST FOR REVIEW.

Initial Projected Date of Final Report (TFR): 12/31/13 Current Projected Date of Final Report (TFR): 05/01/14

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 12-15000 -TMW
Case Name: CODY, AMANDA D

Trustee Name: JOEL HALL, TRUSTEE
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1484 Checking - Non Interest

Taxpayer ID No: *****5652
For Period Ending: 04/03/14

Blanket Bond (per case limit): \$ 7,385,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
02/20/13	7	AMANDA CODY	TAX REFUNDS	1224-000	2,875.00		2,875.00
04/05/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,865.00
05/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,855.00
06/05/13	010001	INTERNATIONAL SURETIES, LTD. 701 POYDRAS STREET, SUITE 420 NEW ORLEANS, LA 70139	Bond Premium	2300-000		3.60	2,851.40
06/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,841.40
07/08/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,831.40
08/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,821.40
09/09/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,811.40
10/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,801.40
11/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,791.40
12/06/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,781.40
01/08/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,771.40
02/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,761.40
03/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE	2600-000		10.00	2,751.40

COLUMN TOTALS 2,875.00 123.60 2,751.40

Less: Bank Transfers/CD's 0.00 0.00

Subtotal 2,875.00 123.60

Less: Payments to Debtors 0.00

Net 2,875.00 123.60

TOTAL - ALL ACCOUNTS

NET DEPOSITS NET DISBURSEMENTS ACCOUNT BALANCE

Checking - Non Interest - *****1484 2,875.00 123.60 2,751.40

2,875.00 123.60 2,751.40

(Excludes Account) (Excludes Payments) Total Funds

Page Subtotals 2,875.00 123.60

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 12-15000 -TMW
Case Name: CODY, AMANDA D

Trustee Name: JOEL HALL, TRUSTEE
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1484 Checking - Non Interest

Taxpayer ID No: *****5652
For Period Ending: 04/03/14

Blanket Bond (per case limit): \$ 7,385,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			Checking - Non Interest - *****1484		Transfers)	To Debtors)	On Hand

Page Subtotals

0.00

0.00

Page 1

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: April 03, 2014

Case Number: 12-15000 Claim Class Sequence
 Debtor Name: CODY, AMANDA D

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
BOND 999 2300-00	INTERNATIONAL SURETIES, LTD. 701 POYDRAS STREET, SUITE 420 NEW ORLEANS, LA 70139	Administrative		\$3.60	\$3.60	\$0.00
000001 070 7100-00	Tulsa Teachers Credit Union POB 4999 Tulsa OK 74159	Unsecured		\$11,088.38	\$0.00	\$11,088.38
000002 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$10,728.76	\$0.00	\$10,728.76
000003 070 7100-00	Nelnet 3015 South Parker Road Suite 400 Aurora CO 80014-2904	Unsecured		\$6,629.14	\$0.00	\$6,629.14
000004 070 7100-00	Capital One, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured		\$2,046.86	\$0.00	\$2,046.86
000005 070 7100-00	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$3,177.45	\$0.00	\$3,177.45
Case Totals:				\$33,674.19	\$3.60	\$33,670.59

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-15000 TMW

Case Name: CODY, AMANDA D

Trustee Name: JOEL HALL, TRUSTEE

Balance on hand \$ 2,751.40

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOEL HALL, TRUSTEE	\$ 718.75	\$ 0.00	\$ 718.75
Trustee Expenses: JOEL HALL, TRUSTEE	\$ 15.95	\$ 0.00	\$ 15.95
Other: INTERNATIONAL SURETIES, LTD.	\$ 3.60	\$ 3.60	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 734.70

Remaining Balance \$ 2,016.70

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 33,670.59 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Tulsa Teachers Credit Union POB 4999 Tulsa OK 74159	\$ 11,088.38	\$ 0.00	\$ 664.14
000002	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	\$ 10,728.76	\$ 0.00	\$ 642.60
000003	Nelnet 3015 South Parker Road Suite 400 Aurora CO 80014-2904	\$ 6,629.14	\$ 0.00	\$ 397.05
000004	Capital One, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	\$ 2,046.86	\$ 0.00	\$ 122.60
000005	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 3,177.45	\$ 0.00	\$ 190.31

Total to be paid to timely general unsecured creditors \$ 2,016.70

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE